

Docket No.: 8594-001-64

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN RE APPLICATION OF: Anthony BEVERINA, et al. GROUP ART UNIT: 2128

SERIAL NO: 09/453,509

EXAMINER: Thai Q. Phan

FILED: December 3, 1999

FOR: METHOD AND APPARATUS FOR RISK MANAGEMENT

**TERMINAL DISCLAIMER**

COMMISSIONER FOR PATENTS  
PO BOX 1450  
ALEXANDRIA, VA 22313-1450

SIR:

Now comes the undersigned, Attorney of Record in the present application, who avers as follows:

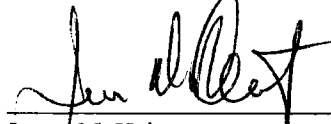
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Respectfully Submitted,

DLA PIPER US LLP



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